

**Information to identify the case:**

Debtor 1	<u>Karen P. Conzo</u>	Social Security number or ITIN	<b>xxx-xx-3705</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-70095-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Karen P. Conzo

6/10/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Karen P. Conzo  
 Debtor

Case No. 20-70095-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Jun 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2020.

db	+Karen P. Conzo, 615 Yoder Street, Johnstown, PA 15901-2732
tr	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15203624	DLP Conemaugh Memorial Medical Center, 1086 Franklin Street, Johnstown, PA 15905-4305
15203625	Equifax, 1550 Peachtree Street, NW, Atlanta, GA 30309-2468
15203626	+Experian, 701 Experian Parkway, Allen, TX 75013-3715
15203627	First Bankcard, PO Box 3331, Omaha, NE 68103-0331
15203630	Marc Conzo, 292 South St., Belsano, PA 15922
15203629	+PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 (address filed with court: First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha, NE 68197)
15203634	+US Department of Education/OSLA, 525 Central Park D, Suite 600, Oklahoma City, OK 73105-1706

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 11 2020 03:56:40 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr	+EDI: PRA.COM Jun 11 2020 07:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15203622	EDI: CAPITALONE.COM Jun 11 2020 07:38:00 Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
15203623	E-mail/PDF: creditonebknotifications@resurgent.com Jun 11 2020 04:01:25 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15203628	E-mail/Text: bankruptcynotice@fcbanking.com Jun 11 2020 03:56:08 First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
15203631	+E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 11 2020 04:01:21 Merrick Bank, PO Box 5000, Draper, UT 84020-5000
15203632	EDI: RMSC.COM Jun 11 2020 07:38:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
15203871	+EDI: RMSC.COM Jun 11 2020 07:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15203633	E-mail/Text: DASPUBREC@transunion.com Jun 11 2020 03:55:59 TransUnion, 555 W Adams, Chicago, IL 60661-3631
15203635	E-mail/Text: JBRLANSKY@USSCOFCU.NET Jun 11 2020 03:57:29 USSCO Federal Credit Union, 532 Oakridge Drive, Johnstown, PA 15904-6915

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	U.S. Bank National Association, as indenture trust
aty*	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-7

User: admin  
Form ID: 318

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Total Noticed: 20

Date Rcvd: Jun 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1  
bkgroup@kmlawgroup.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com,  
PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com  
Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com,PA73@ecfcbis.com,kpetak@spencecuster.com,  
skosis@spencecuster.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
Theresa C Homady on behalf of Debtor Karen P. Conzo thomady1@msn.com,  
homady@gmail.com;homadylaw@gmail.com;kac52on@gmail.com;tchomady@comcast.net;thomadybk@gmail.com  
TOTAL: 6